

Information to identify the case:

Debtor 1:	Michael Waite	Social Security number or ITIN: xxx-xx-4828
	First Name Middle Name Last Name	EIN: -----
Debtor 2:	Sandra Gay Waite	Social Security number or ITIN: xxx-xx-7442
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter: 13 4/3/19
Case number:	19-16775-CMG	Date case converted to chapter: 7 9/20/21

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Michael Waite	Sandra Gay Waite
2. All other names used in the last 8 years		fka Sandra G. Fields
3. Address	316 University Avenue Pemberton, NJ 08068	316 University Avenue Pemberton, NJ 08068
4. Debtor's attorney	Joel R. Spivack Law Office of Joel R. Spivack 1415 Marlton Pike East Suite 302 Cherry Hill, NJ 08034	Contact phone 856-488-1200 Email: <a href="mailto:joel@spivacklaw.com">joel@spivacklaw.com</a>
5. Bankruptcy trustee	Andrew Finberg 525 Route 73 South, Suite 200 Marlton, NJ 08053	Contact phone 856-988-9055

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608  Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 9/21/21
<b>7. Meeting of creditors</b>	<b>October 15, 2021 at 09:30 AM</b>	Location:  <b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b>
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>	<b>Filing deadline:</b> 12/14/21
<b>10. Proof of claim</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:  
Michael Waite  
Sandra Gay Waite  
Debtors

Case No. 19-16775-CMG  
Chapter 7

District/off: 0312-3

User: admin

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Date Rcvd: Sep 21, 2021

Form ID: 309A

Total Noticed: 43

The following symbols are used throughout this certificate:

**Symbol**

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
  - ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db/jdb	+ Michael Waite, Sandra Gay Waite, 316 University Avenue, Pemberton, NJ 08068-1757
518161108	+ Beneficial Mutual Savings, Beneficial Mutual Savings, 530 Walnut St., Attn: Bankruptcy, Philadelphia, PA 19106-3624
518161110	+ Citibank, NA, ATTN: Tenaglia and Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
518161111	+ Cornerstone Foot and Ankle, ATTN: Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
518161114	+ Erica L. Fields, Esquire, Tenaglia and Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
518161115	+ Exact Sciences, 145 E. Badger Road, Madison, WI 53713-2723
518161116	+ Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
518161123	+ Ole Kentucky Rentals, 2901 Portland Avenue, Louisville, KY 40212-1135
518161130	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court;, State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 269, Trenton, NJ 08695-0269
518161124	+ Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
518161127	+ Select Portfolio Servicing, Inc., 3217 South Decker Lake Drive, Salt Lake City, UT 84119-3284
518161128	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
518161126	+ Select Portfolio Servicing, Inc., ATTN: Bankruptcy Dept., PO Box 65250, Salt Lake City, UT 84165-0250
518161125	Select Portfolio Servicing, Inc., Attn: Customer Service, PO Box 551170, Jacksonville, FL 32255-1170
518161129	+ Sheila Fawcett - Jasento, 527 Shark Lane, Manahawkin, NJ 08050-2151
518204499	+ Sheila Jasento, 527 Shark Lane, Manahawkin, NJ 08050-2151
518316314	State of New Jersey/Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518161132	+ Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
518299324	U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518316047	+ U.S. Bank National Association, as Trustee for Ass, c/o Jenelle C. Arnold, ALDRIDGE PITE, LL, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518249735	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000

TOTAL: 21

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: joel@spivacklaw.com	Sep 21 2021 20:27:00	Joel R. Spivack, Law Office of Joel R. Spivack, 1415 Marlton Pike East, Suite 302, Cherry Hill, NJ 08034
tr	EDI: BAFINBERG	Sep 22 2021 00:28:00	Andrew Finberg, 525 Route 73 South, Suite 200, Marlton, NJ 08053
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 21 2021 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 21 2021 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518195886	EDI: PHINAMERI.COM	Sep 22 2021 00:28:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518161107	+ EDI: PHINAMERI.COM	Sep 22 2021 00:28:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853

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518307771	Email/Text: bankruptcy@wsfsbank.com	Sep 21 2021 20:27:00	WSFS Bank, 1818 Market Street, Philadelphia, PA 19103
518161109	+ EDI: CAPITALONE.COM	Sep 22 2021 00:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518245154	+ EDI: AIS.COM	Sep 22 2021 00:28:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518161112	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 21 2021 20:37:44	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518161117	+ EDI: AMINFOFP.COM	Sep 22 2021 00:28:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518161118	Email/Text: cfulk@heartlandcap.net	Sep 21 2021 20:28:00	Heartland Capital Investments, LLC, 1104 Paris Road, PO Box 409, Mayfield, KY 42066
518161113	EDI: IRS.COM	Sep 22 2021 00:28:00	Department of the Treasury, Internal Revenue Service, Andover, MA 05501
518161121	Email/Text: bankruptcy@libertylending.com	Sep 21 2021 20:27:00	Liberty Lending Llc, 11 Broadway Suite 1732, New York, NY 10004
518288420	Email/PDF: resurgentbknotifications@resurgent.com	Sep 21 2021 20:37:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518161122	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 21 2021 20:28:00	Office of the U.S. Trustee, District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100, Newark, NJ 07102-5235
518236845	+ EDI: JEFFERSONCAP.COM	Sep 22 2021 00:28:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518291466	+ EDI: RMSC.COM	Sep 22 2021 00:28:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518163769	+ EDI: RMSC.COM	Sep 22 2021 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518161131	+ EDI: RMSC.COM	Sep 22 2021 00:28:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518281706	+ EDI: AIS.COM	Sep 22 2021 00:28:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518161133	+ EDI: WFFC.COM	Sep 22 2021 00:28:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518233586	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
518161119	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Special Procedures Branch, Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724
518177898	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518161120	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0312-3

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**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 23, 2021

Signature: /s/Joseph Speetjens